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UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MONTANA

INCREDIBLE AUTO SALES, LLC,)	Bankruptcy No.06-60855-RBK
)	
Debtor.)	HMFC'S OBJECTION TO
)	DEBTOR'S EMERGENCY
)	MOTION TO ENTER ORDER
)	APPROVING CASH
)	COLLATERAL STIPULATION
)	NOTICE OF HEARING
)	Date: <u>December 12, 2006</u>
)	Time: <u>10:00 a.m.</u>
)	Location: <u>Billings, Montana</u>
)	

Hyundai Motor Finance Company ("HMFC") hereby responds to Debtor's "Emergency Motion to Enter Order Approving Cash Collateral Stipulation." HMFC does not object to Debtor's alternative motion use of cash collateral for the purpose of making its payroll due today to its current employees, provided, however that Debtor submits a budget for such payments within five (5) days. The only budget that the Debtor has ever provided is its actual expenditures from last year. The amounts on Debtor's last year's budget do not reflect Debtor's current cash flow needs. Last year's salary budget is particularly inaccurate, because the Debtor has admitted

that it now operates on a skeletal staff, compared to previously years. HMFC and the other creditors in this case are entitled to know exactly how the cash is currently being spent on employee salaries and other expenses.

HMFC objects to the remainder of the Debtor's Motion. Particularly, HMFC denies the self-serving allegations that it has not cooperated with the other parties in connection with the cash collateral issue. HMFC has provided Debtor very modest comments and revisions on Debtor's revised draft Stipulation, but Debtor has provided no response at all to HMFC. Among other problems with Debtor's draft Stipulation is the Debtor's insistence that HMFC stipulate to an incorrect amount of the debt owed HMFC. Obviously, HMFC is not going to compromise its debt in this fashion. Except as noted above, Debtor's Motion should be denied.

DATED this 17th day of November, 2006.

/s/ Shane P. Coleman

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CERTIFICATE OF SERVICE

I hereby certify that on this 17th day of November, 2006, I served a true and correct copy of the foregoing, addressed as follows and by the method shown below:

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/s/ Shane P. Coleman

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